

**Information to identify the case:**

Debtor 1 Doris Ross  
 First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
 Debtor 2  
 (Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
 United States Bankruptcy Court **Northern District of Georgia**  
 Court website: [www.ganb.uscourts.gov](http://www.ganb.uscourts.gov)  
 Case number: **22-50029-jwc**

Social Security number or ITIN **xxx-xx-6598**  
 EIN **-----**  
 Social Security number or ITIN **-----**  
 EIN **-----**  
 Date case filed for chapter **13 1/3/22**

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Copy fees or access charges may apply. A free automated response system is available at 866-222-8029 (Georgia Northern). You must have case number, debtor name, or SSN when calling.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Doris Ross	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	5801 Rock Springs Road Lithonia, GA 30038	
<b>Debtor's attorney</b>		
<b>4.</b>	Pro Se	
	Name and address	
<b>5. Bankruptcy trustee</b>	Nancy J. Whaley Nancy J. Whaley, Standing Ch. 13 Trustee Suite 120, Truist Plaza Garden Offices 303 Peachtree Center Avenue Atlanta, GA 30303	Contact phone 678-992-1201 <a href="http://www.njwtrustee.com">www.njwtrustee.com</a>
<b>6. Bankruptcy clerk's office</b>	M. Regina Thomas Clerk of Court  1340 United States Courthouse 75 Ted Turner Drive SW Atlanta, GA 30303	Office Hours: 8:00 a.m. – 4:00 p.m. Court website: <a href="http://www.ganb.uscourts.gov">www.ganb.uscourts.gov</a>  Contact phone 404-215-1000

**For more information, see page 2**

<b>7. Meeting of creditors</b>	<b>February 3, 2022 at 11:00 AM</b>	<b>Location:</b> Meeting will be telephonic. To attend, Dial: 866-784-5799 and enter: 2807208, when prompted for participation code.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Bring a copy of this notice with you. Creditors may attend, but are not required to do so. Cellular phones and other devices with cameras are not allowed in the building.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  TO THE DEBTOR: Bring an original government issued photo ID and confirmation of social security number. Provide the Trustee a copy of your most recently filed tax return seven days prior to the meeting, but DO NOT FILE WITH THE COURT.  TO OTHER PARTIES: Objections to confirmation must be filed and served in accordance with FRBP 3015 at least seven days before the date set for the confirmation hearing.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts: You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 4/4/22</b>  <b>Filing deadline: 3/14/22</b> <b>Filing deadline: 7/5/22</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  <b>To file a claim electronically</b> , visit <a href="http://www.ganb.uscourts.gov">www.ganb.uscourts.gov</a> and access the ePOC tab.	
	If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the plan or schedules filed by the debtor. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of Plan, Hearing on Confirmation of Plan, Allowance and Approval of Debtor's Counsel Attorneys Fees</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
	Debtor's counsel is responsible for mailing the plan if not filed contemporaneously with the petition. The hearing on confirmation will be held: Date: 3/15/22, Time: 09:30 AM, Location: Courtroom 1203, Russell Federal Building, 75 Ted Turner Drive SW, Atlanta, GA 30303  Hearings may be by phone, video conference or in person. Please check the "Dial-In and Virtual Bankruptcy Hearing Information" link at the top of the webpage for this Court, <a href="http://www.ganb.uscourts.gov">www.ganb.uscourts.gov</a> , for more information and instructions.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	

United States Bankruptcy Court

Northern District of Georgia

In re:  
Doris Ross  
DebtorCase No. 22-50029-jwc  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 113E-9

User: bncadmin

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Date Rcvd: Feb 09, 2022

Form ID: 309i

Total Noticed: 23

The following symbols are used throughout this certificate:

**Symbol****Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Doris Ross, 5801 Rock Springs Road, Lithonia, GA 30038-1504
23709446	+ Gregory Funding, P O Box 742334, Los Angeles, CA 90074-2334
23748989	+ NYS Department of Taxation and, 4 Harriman Campus Road, Albany, NY 12206-5421
23709448	+ Prosper Web Bank, 221 Main Street, San Francisco, CA 94105-1906
23748985	+ Service Finance Co LLC, 555 S Federal Highway, Suite 200, Boca Raton, FL 33432-6033
23709450	Service Finance Co. LLC, 555 S Federal High, Suite 200, Boca Raton, FL 33432
23709455	Unify FCU, 9323 Bellanca, Los Angeles, CA 90045

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
tr	+ Email/Text: bnc@njwtrustee.com	Feb 09 2022 20:08:00	Nancy J. Whaley, Nancy J. Whaley, Standing Ch. 13 Trustee, Suite 120, Truist Plaza Garden Offices, 303 Peachtree Center Avenue, Atlanta, GA 30303-1216
cr	+ EDI: AISACG.COM	Feb 10 2022 01:08:00	Exeter Finance LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RMSC.COM	Feb 10 2022 01:08:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
23709442	+ EDI: CAPITALONE.COM	Feb 10 2022 01:08:00	Capital One Bank, 1680 Capital One Drive, McLean, VA 22102-3407
23709443	+ EDI: CITICORP.COM	Feb 10 2022 01:08:00	Citi Cards CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
23709444	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Feb 09 2022 20:12:54	Exeter Finance Corp., P.O. Box 166097, Irving, TX 75016-6097
23709445	Email/Text: bk@freedomfinancialnetwork.com	Feb 09 2022 20:08:00	Freedom Financial, 1875 South Grant Street, Suite 425, San Mateo, CA 94402
23709447	+ Email/Text: electronicbkydocs@nelnet.net	Feb 09 2022 20:08:00	Nelnet, P.O. Box 82561, Lincoln, NE 68501-2561
23713369	EDI: ECMC.COM	Feb 10 2022 01:08:00	Nelnet on behalf of ECMC, Educational Credit Management Corp, PO Box 16408, St. Paul MN 55116-0408
23710521	+ EDI: RECOVERYCORP.COM	Feb 10 2022 01:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
23723470	+ EDI: DРИV.COM	Feb 10 2022 01:08:00	SANTANDER CONSUMER USA INC., P.O. BOX 961245, FORT WORTH, TX 76161-0244
23709449	+ EDI: DРИV.COM	Feb 10 2022 01:08:00	Santander Consumer USA, 8585N. Stemmons Fwy., Suite 1000, Dallas, TX 75247-3800
23709451	+ EDI: RMSC.COM	Feb 10 2022 01:08:00	Syncb/Rooms To Go, c/o P O Box 965036, Orlando, FL 32896-0001

District/off: 113E-9

User: bncadmin

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Date Rcvd: Feb 09, 2022

Form ID: 309i

Total Noticed: 23

23709452	+ EDI: RMSC.COM	Feb 10 2022 01:08:00	Synch/Shop, PO Box 965005, Orlando, FL 32896-5005
23709453	+ EDI: RMSC.COM	Feb 10 2022 01:08:00	Synchrony Bank, PO Box 965024, Orlando, FL 32896-5024
23709454	+ Email/Text: bankruptcy@tinkercu.org	Feb 09 2022 20:08:00	Tinker FCU, PO Box 45750, Oklahoma City, OK 73145-0750

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
23748986	*+	Service Finance Co LLC, 555 S Federal Highway, Suite 200, Boca Raton, FL 33432-6033

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 11, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2022 at the address(es) listed below:

Name	Email Address
Nancy J. Whaley	ecf@njwtrustee.com

TOTAL: 1